Case 14-43138 Doc 1 Filed 12/02/14 Entered 12/02/14 11:36:49 Desc Main Document Page 1 of 32

B1 (Official Form 1) (04/13) **United States Bankruptcy Court** NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Crubaugh, Richard D. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names) Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-9137 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 330 Springhill Drive, Apt 307 Roselle, IL ZIP CODE ZIP CODE 60172 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 330 Springhill Drive, Apt 307 Roselle, IL ZIP CODE ZIP CODE 60172 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) (Check one box.) the Petition is Filed (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Single Asset Real Estate as defined Chapter 9 See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Partnership Chapter 13 Commodity Broker Other (If debtor is not one of the above entities, check Clearing Bank this box and state type of entity below.) Nature of Debts Other (Check one box.) **Chapter 15 Debtors** Tax-Exempt Entity Debts are primarily Debts are primarily consumer Country of debtor's center of main interests (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a personal, family, or house-Each country in which a foreign proceeding by, regarding, or under title 26 of the United States against debtor is pending: Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Check one box: Chapter 11 Debtors Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). ▼ Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over 5,001-10,001-50,001-200-999 1.000-**—** 50-99 ___ 100-199 5 000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$100,001 to \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$10,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities

\$50,000,001

to \$100 million

\$100,000,001

to \$500 million

\$500,000,001

to \$1 billion

More than

\$1 billion

\$10,000,001

to \$50 million

\$50,001 to \$100,001 to \$500,001

\$500,000

to \$1 million

\$50,000 \$100,000

\$1,000,001

to \$10 million

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BJ ((Official Form 1) (04/13)	1 ago 2 01 02		Page 2	
Vo	luntary Petition	Name of Debtor(s): Ric	hard D. Crubaugh		
(Ir	nis page must be completed and filed in every case.)	27/			
Loca	All Prior Bankruptcy Cases Filed Within Last tion Where Filed:	8 Years (If more than to Case Number:	vo, attach additional sheet.) Date Filed:		
Nor		Case Number.	Date Flied.		
Loca	tion Where Filed:	Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debto	or (If more than one, attach	additional sheet.)	
Name Nor	e of Debtor:	Case Number:	Date Filed:		
Distri		Relationship:	Judge:		
		·			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
		X /s/ Charles Wm.	Dobra	11/12/2014	
		Charles Wm. Do		Date	
Doe:	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	nibit C a threat of imminent and ider	ntifiable harm to public health or sa	afety?	
	Exi	nibit D			
(To	be completed by every individual debtor. If a joint petition is filed, each		·	: D.)	
	Exhibit D, completed and signed by the debtor, is attached and n	nade a part of this petition	1.		
If th	is is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attact	hed and made a part of th	nis petition.		
		ing the Debtor - Venue			
	(Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pendin	g in this District.		
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Resid		lential Property		
_	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.)	ked complete the following)		
Ч	Editation and a judgment against the debtor for possession of debtor s	residence. (II box checi	Rea, complete the following.)		
	$\overline{(}$	Name of landlord that obt	tained judgment)		
	.				
_	·	Address of landlord)	he debtor would be permitted	to cure the entire	
Ц	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after t			to cure the entife	
	Debtor has included with this petition the deposit with the court of any petition.	rent that would become of	due during the 30-day period	after the filing of the	
П	Debtor certifies that he/she has served the Landlord with this certificat	tion. (11 U.S.C. § 362(I)).			

Page 3

D 1	Official	Form 1	١.	(04/43)
BI ((Official	Form 1	1)((04/13)

Date

Name of Debtor(s): Richard D. Crubaugh **Voluntary Petition** (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. § 1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Richard D. Crubaugh Richard D. Crubaugh (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 11/12/2014 Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ Charles Wm. Dobra defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and Charles Wm. Dobra Bar No. 00647039 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Charles Wm. Dobra, Esq maximum fee for services chargeable by bankruptcy petition preparers, I have Charles Wm. Dobra, Ltd. given the debtor notice of the maximum amount before preparing any document Suite 100 for filing for a debtor or accepting any fee from the debtor, as required in that 675 E. Irving Park Rd. #100 section. Official Form 19 is attached. Roselle, IL 60172 Phone No.(630) 893-2494 Fax No.(630) 893-2497 Printed Name and title, if any, of Bankruptcy Petition Preparer 11/12/2014 Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not Printed Name of Authorized Individual an individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11

and the Federal Rules of Bankruptcy Procedure may result in fines or

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Richard D. Crubaugh	Case No.			
		(if	known)		
	Debtor(s)				

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Richard D. Crubaugh Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
 □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Richard D. Crubaugh
Richard D. Crubaugh
Date: 11/12/2014

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B6A (Official Form 6A) (12/07)

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tota	al:	\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Richard	D.	Crubaugh
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		USC	-	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account (BMO/Harris Bank; account #: 145158601)	-	\$1,600.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Secuirty Deposit to landlord Spring Hill Development, 330 Springhill Drive, Roselle, IL	-	\$300.00
Household goods and furnishings, including audio, video and computer equipment.		One ordinary lot of misc. household goods, used appliances, furnishings, tv, dvd, etc.	-	\$550.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Comic book collection.	-	\$450.00
6. Wearing apparel.		One ordinary lot of clothing suitable for adult person.	-	\$450.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Richard D. Crubaugh	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Richard D. Crubaugh	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Honda Accord (41,000 miles; fair condition; needs catalytic converter, etc) Paint peeling off. (Insurance through State Farm; policy #: 322 0755-F17-13B)	-	\$2,000.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Richard	D.	Crubaugh
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			
		3 continuation sheets attached	 	\$5.400.00

______ continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total >

\$5,400.00

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B6C (Official Form 6C) (4/13)

In re Richard D. Crubaugh

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
USC	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
Checking account (BMO/Harris Bank; account #: 145158601)	735 ILCS 5/12-1001(b)	\$1,600.00	\$1,600.00
Secuirty Deposit to landlord Spring Hill Development, 330 Springhill Drive, Roselle, IL	735 ILCS 5/12-1001(b)	\$300.00	\$300.00
One ordinary lot of misc. household goods, used appliances, furnishings, tv, dvd, etc.	735 ILCS 5/12-1001(b)	\$550.00	\$550.00
Comic book collection.	735 ILCS 5/12-1001(b)	\$450.00	\$450.00
One ordinary lot of clothing suitable for adult person.	735 ILCS 5/12-1001(a), (e)	\$450.00	\$450.00
2003 Honda Accord (41,000 miles; fair condition; needs catalytic converter, etc) Paint peeling off. (Insurance through State Farm; policy #: 322 0755-F17-13B)	735 ILCS 5/12-1001(c)	\$2,000.00	\$2,000.00
* Amount subject to adjustment on 4/01/16 and every thre commenced on or after the date of adjustment.	l ee years thereafter with respect to cases	\$5,400.00	\$5,400.00

commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07) In re Richard D. Crubaugh

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND		ے	DATE CLAIM WAS				AMOUNT OF	UNSECURED
		ΙΞΙ						
MAILING ADDRESS	۱~	오	INCURRED, NATURE	느	UNLIQUIDATED	ا ہا	CLAIM	PORTION, IF
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(See Instructions Above.)	님	무잉	VALUE OF	ž	4	의	VALUE OF	
	ŏ	Z Z	PROPERTY SUBJECT	읹	ΙŹ		COLLATERAL	
		HUSBAND, WIFE, JOINT, OR COMMUNITY	TO LIEN		∣⊃			
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			Subtotal (Total of this F	ag	e) >	. 7	\$0.00	\$0.00
			Total (Use only on last p				\$0.00	\$0.00
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continuation sheets attached							(Report also on	(If applicable,

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 14-43138 Doc 1 Filed 12/02/14 Entered 12/02/14 11:36:49 Desc Main Document Page 13 of 32

B6E (Official Form 6E) (04/13)

In re Richard D. Crubaugh

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07) In re Richard D. Crubaugh

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-2393 Capital One Bank P. O. Box 30285 Salt Lake City, UT 84130-0285		-	DATE INCURRED: 2/1999 CONSIDERATION: Credit Card REMARKS:		x		\$8,263.76
ACCT #: xxxxxxxx2420 Macy's Bankruptcy Processing P. O. Box 8053 Mason, OH 45040		-	DATE INCURRED: 6/2013 CONSIDERATION: Store account REMARKS:		x		\$340.93
ACCT #: xxxxxxxxxxxxx1408 Sears Credit Card Client Services Inc 3451 Harry S Truman Blvd St. Charles, MO 63301-4047		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxxx1408 Sears Credit Cards P. O. Box 6283 Sioux Falls, SD 57117-6283		-	DATE INCURRED: 3/2006 CONSIDERATION: Credit Card REMARKS:		x		\$4,241.90
ACCT #: xxxx-xxxx-xxxx-8829 Sears Credit Cards P. O. Box 6283 Sioux Falls, SD 57117-6283		-	DATE INCURRED: 5/2007 CONSIDERATION: Credit Card REMARKS:		x		\$9,028.95
Nocontinuation sheets attached		(Rep	Sul (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	To edu	ota ile l n th	l > F.) ne	\$21,875.54 \$21,875.54

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B6G (Official Form 6G) (12/07)

In re Richard D. Crubaugh

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.								
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.							
Springhill Development 330 Springhill Drive Roselle, IL 60172	Apartment lease Contract to be ASSUMED							

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B6H (Official Form 6H) (12/07)

In re Richard D. Crubaugh

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Document Page 17 of 32 Fill in this information to identify your case: Richard D. Crubaugh Debtor 1 First Name Middle Name Last Name Check if this is: Debtor 2 An amended filing Middle Name (Spouse, if filing) First Name Last Name A supplement showing post-petition NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: chapter 13 income as of the following date: Case number (if known) MM / DD / YYYY Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one **Employment status Employed** Employed job, attach a separate page with information about ✓ Not employed Not employed additional employers. Occupation Unemployed Include part-time, seasonal, or self-employed work. **Employer's name** Occupation may include **Employer's address** student or homemaker, if it Number Street Number Street applies. City City State Zip Code State Zip Code How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse \$0.00 List monthly gross wages, salary, and commissions (before all 2. payroll deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. \$0.00

\$0.00

Calculate gross income. Add line 2 + line 3.

Case 14-43138 Doc 1 Filed 12/02/14 Entered 12/02/14 11:36:49 Desc Main Page 18 of 32 Case number (if known) Document D. Debtor 1 Richard First Name Middle Name For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here \$0.00 List all payroll deductions: \$0.00 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. 5e. Insurance 5e. \$0.00 \$0.00 5f. Domestic support obligations 5f. 5g. \$0.00 5g. Union dues 5h. Other deductions. 5h. + \$0.00 Specify: Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + \$0.00 5g + 5h. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$0.00 List all other income regularly received: 8a. Net income from rental property and from operating a \$0.00 business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends \$0.00 8c. Family support payments that you, a non-filing spouse, or a \$0.00 8c. dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$1,391.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. 8h. 🛓 Specify: \$0.00 **Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. \$1,391.00 Calculate monthly income. Add line 7 + line 9. \$1,391.00 \$1,391.00

11. State all other regular contributions to the expenses that you list in Schedule J.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: ______ 11. + \$0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.

12. **\$1,391.00**

Combined monthly income

13.	Do you expect an	increase or	decrease withii	n the year a	after you file	this form?
-----	------------------	-------------	-----------------	--------------	----------------	------------

\checkmark	No.	None.
	Yes. Explain:	

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F	ill in this inform	nation to ide	ntify you	ır case:			Cho	ck if this	s is:	
	Debtor 1	Richard	D.		Cruba	augh			ended filing	
		First Name		Idle Name	Last Na		📙	A supp	lement showing r 13 expenses a	
	Debtor 2 (Spouse, if filing)	First Name	Mid	Idle Name	Last Na	ime			ng date:	
	United States Bankr	uptcy Court for	the: NO F	RTHERN DI	STRICT OI	F ILLINOIS		MM / D	D / YYYY	<u> </u>
	Case number (if known)							A sepa	rate filing for De	btor 2 because eparate household
_	, ,						J	20010.		
	ficial Form B									
Sc	chedule J: Yo	our Expens	ses							12/13
						ing together, both a				
	rect information. If ne and case numbe					his form. On the to	p of ar	ıy additi	ional pages, wr	ite your
		be Your Hou								
_			asenoiu							
1.	Is this a joint case	e?								
	No. Go to line		0 00ne==+-	househal-10	•					
	☐ Yes. Does D	ebtor 2 live in a	a separate	nousenoia ?						
	_	s. Debtor 2 mus	st file a sep	arate Schedu	ıle J.					
2.	Do you have depe	endents?	√ No							
	Do not list Debtor	1 and		Fill out this in ch dependent		Dependent's relat <u>Debtor 1 or Debto</u>		p to	Dependent's age	Does dependent live with you?
										□ No - □ Yes
	Do not state the dependents' name	S.								□ No
										- □ Yes □ No
										Yes
										□ No - □ Yes
										☐ No
										Yes
3.	Do your expenses		\square	No						
	expenses of peop yourself and your			Yes						
Р	art 2: Estima	ate Your Ong	going Mo	onthly Exp	enses					
		-		_	-	re using this form a				
	feport expenses as form and fill in the			uptcy is filed	i. If this is a	supplemental Sche	aule J	, cneck	the box at the t	ор от
	lude expenses paid th assistance and h		•		•				Your expens	ses
4.	The rental or hom					•			4.	\$780.00
٦.	Include first mortga	-	-	-					·	Ψ100.00
	If not included in	line 4:								
	4a. Real estate ta	axes							4a	
	4b. Property, hom	neowner's, or re	nter's insur	ance					4b	
	4c. Home mainte	nance, repair, a	nd upkeep	expenses					4c	
	4d. Homeowner's	association or	condomini	um dues					4d.	

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Debtor 1 Richard

First Name

Middle Name

Document Crubaugh

Last Name

Your expenses Additional mortgage payments for your residence, such as home equity loans 5. **Utilities:** 6a. Electricity, heat, natural gas 6a. \$60.00 6b. Water, sewer, garbage collection 6b 6c. Telephone, cell phone, Internet, satellite, and 6c. \$1<u>57</u>.00 cable services 6d. 6d. Other. Specify: Food and housekeeping supplies 7. \$225.00 Childcare and children's education costs 8. 9. Clothing, laundry, and dry cleaning 9. \$20.00 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train 12. \$65.00 fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, 13. magazines, and books 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. 15b. Health insurance 15b. Vehicle insurance \$60.00 15c. 15d. Other insurance. Specify: 15d. **16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. 17b. Car payments for Vehicle 2 17b. Other. Specify: 17c. 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as 18. deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). Other payments you make to support others who do not live with you. 19. Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. 20b. Real estate taxes 20h. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e.

		Case 14-43138	Doc 1	Filed 12/02/14	Entered 12 Page 21 of 3	/02/14 11:36:49	Desc Main
Deb		Richard First Name	D. Middle Name	Document Crubaugh Last Name		Case number (if known)	
21.	Othe	er. Specify:				21. +	
22.		monthly expenses. A result is your monthly exp		ıgh 21.		22.	\$1,367.00
23.	Calc	ulate your monthly net	income.				
	23a.	Copy line 12 (your com	ibined monthly i	ncome) from Schedule I.		23a.	\$1,391.00
	23b.	Copy your monthly exp	enses from line	22 above.		23b. –	\$1,367.00
	23c.	Subtract your monthly on the result is your month.				23c	\$24.00
24.	Do y	ou expect an increase o	or decrease in	your expenses within t	he year after you f	file this form?	
		example, do you expect to nent to increase or decrea	. , .	•	,	. ,	
	$\overline{\mathbf{V}}$	No.					
		Yes. Explain here: None.					

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Richard D. Crubaugh

Chapter 7

Case No.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$5,400.00		
C - Property Claimed as Exempt	Yes	1		'	
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$21,875.54	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$1,391.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$1,367.00
	TOTAL	16	\$5,400.00	\$21,875.54	

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Richard D. Crubaugh

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$1,391.00
Average Expenses (from Schedule J, Line 22)	\$1,367.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$0.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$21,875.54
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$21,875.54

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In re Richard D. Crubaugh

Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the fo sheets, and that they are true and correct to the best of my k		18
Date 11/12/2014	Signature /s/ Richard D. Crubaugh Richard D. Crubaugh	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Richard D. Crubaugh	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$68,243.00 2010 - Employment

\$80,551.00 2011 - Employment

\$82,239.00 2012 - Employment and Social Security

\$12,152.00 2013 - Employment and Unemployment Benefits

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

V

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

✓

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Richard D. Crubaugh	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	_	n	ı

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE U S Bankruptcy Court

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$306 filing fee for Chapter 7 Bankruptcy.

Springboard Non-profit Consumer Credit Management

\$110.00 for credit counseling and debtor education courses.

BankruptcyPro

\$35.00 for copies of tax transcripts from the IRS

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Richard D. Crubaugh	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

Charles Wm. Dobra, Esq. 675 E Irving Park Road Suite 100 Roselle, IL 60172 09/22/2014 \$1,000.00

None

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Non

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None 🗹

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

Non-

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Richard D. Crubaugh	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Envir	nmental	Information
1	•		mmentai	intormation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Richard D. Crubaugh	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None M	a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.
None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the
$\overline{\mathbf{Q}}$	dollar amount and basis of each inventory.
None ✓	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None $\overline{\mathbf{Q}}$

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None $\overline{\mathbf{V}}$

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None \mathbf{V}

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Richard D. Crubaugh	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5				
	23. Withdrawals from a partnership or distributions by a corporation			
None ✓			redited or given to an insider, including compensation in any form, during ONE YEAR immediately preceding the commencement of	
	24. Tax Consolidation Group			
None ✓	If the debtor is a corporation, list the name and federal taxpa purposes of which the debtor has been a member at any time		umber of the parent corporation of any consolidated group for tax S immediately preceding the commencement of the case.	
None	25. Pension Funds If the debtor is not an individual, list the name and federal tachas been responsible for contributing at any time within SIX		n number of any pension fund to which the debtor, as an employer, by preceding the commencement of the case.	
 [If co	mpleted by an individual or individual and spouse]			
	lare under penalty of perjury that I have read the answe hments thereto and that they are true and correct.	rs contained in th	e foregoing statement of financial affairs and any	
Date	11/12/2014	Signature	/s/ Richard D. Crubaugh	
		of Debtor	Richard D. Crubaugh	
Date		Signature		
		of Joint Debtor (if any)		
	alty for making a false statement: Fine of up to \$500,000. .S.C. §§ 152 and 3571	0 or imprisonmen	t for up to 5 years, or both.	

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Richard D. Crubaugh CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

pages i necessary.				
Property No. 1				
Creditor's Name: None		Describe Property Securing	g Debt:	
Property will be (check one): Surrendered Retained				
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 L	J.S.C. § 522(f)):			
Property is (check one): Claimed as exempt Not claimed as exer	mpt			
PART B Personal property subject to unexpired leas Attach additional pages if necessary.)	ses. (All three colu	mns of Part B must be com	pleted for each	unexpired lease.
Property No. 1				
Lessor's Name: None	Describe Leased Property:		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):	
			YES	NO 🗆
I declare under penalty of perjury that the above in personal property subject to an unexpired lease.	dicates my intent	ion as to any property of	my estate secu	ıring a debt and/or
Date 11/12/2014	Signature .	/s/ Richard D. Crubaugh Richard D. Crubaugh		
Date	Signature			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Richard D. Crubaugh CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

	The above named Debtor	hereby verifies th	at the attached list	of creditors is t	true and correct to	the best of	his/her
know	ledge.						

Date	Signature /s/ Richard D. Crubaugh Richard D. Crubaugh
Date	Signature